

Before the State of South Carolina  
Department of Insurance

In the matter of:	)	
	)	
Marcelita L. Jackson	)	Consent Order Imposing Administrative Fine and Allowing Licensure
	)	
1895 Clinton Road, Apt. B18	)	SCDI File Number 2000-101458
Macon, Georgia 31211.	)	
_____	)	

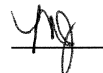
This matter now comes before me pursuant to an agreement entered into between the State of South Carolina Department of Insurance and Marcelita L. Jackson, an individual who was formerly licensed as a non-resident insurance adjuster.

On September 1, 1999, I issued a Default Order revoking Jackson's license to transact business as an insurance adjuster within the State of South Carolina. In summary, the Default Order found as ultimate fact that Jackson failed to notify the Department of a change of her residential address in violation of § 38-47-15 of the South Carolina Code. That Code section specifically requires insurance adjusters to notify the Department within 30 days of any change in their [business or residential] addresses. Section 38-47-70 grants the Director of Insurance the power to revoke an adjuster's license when he determines "after investigation that there has been a violation of this title by an adjuster." The Department notified Jackson of her statutory right to request a public hearing on this matter, but she did not exercise that opportunity.

By application dated January 18, 2000, Jackson requested the Department to issue her another South Carolina non-resident adjuster's license. Jackson and the Department agreed, rather than proceeding forward with an administrative hearing, to submit the matter to me, along with their specific recommendation, for my summary decision based solely upon the record thus far. Their recommendation was that Jackson would pay an administrative fine in the amount of \$500 and that the Department would issue her non-resident insurance adjuster's license upon her submission of a new application which correctly lists her residential address.

In the interest of amicably resolving this matter, I hereby invoke the discretionary authority given to me and impose against Jackson an administrative fine in the total amount of \$500. *See* S.C. Code Ann. § 38-2-10 (Supp. 1999). That fine must be paid within ten days of the date of my signature upon this consent order.

This administrative penalty has been reached by the parties in light of this being Jackson's first violation of the state's insurance laws and in consideration of Jackson's assurance

 Marcelita L. Jackson

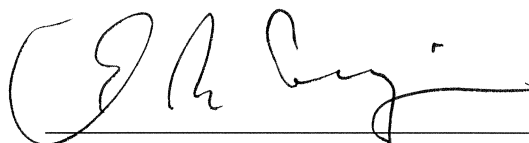
that in the future she will comply with the state's insurance laws, particularly that of timely notifying the Department of any changes in her business or personal addresses.

By her signature upon this consent order, Jackson acknowledges that she understands that this administrative order is a public record subject to the disclosure requirements of the State of South Carolina's *Freedom of Information Act*, S.C. Code Ann. §§ 30-4-10, *et seq.* (1991 and Supp. 1999). Nothing contained within this administrative order should be construed to limit, or to deprive any person of, any private right of action under the law. Nothing contained within this administrative order should be construed to limit, in any manner, the criminal jurisdiction of any law enforcement officer or judicial officer. Nothing contained within this administrative order should be construed to limit the statutory duty, pursuant to S.C. Code Ann. § 38-3-110 (4) (Supp. 1999), of the Director of Insurance, exercised either directly or through the Department of Insurance, to "report to the Attorney General or other appropriate law enforcement officials criminal violations of the laws relative to the business of insurance or the provisions of this title which she considers necessary to report."

It is, therefore, ordered that Jackson shall, within ten days of the date of my signature on this consent order, pay through the South Carolina Department of Insurance an administrative fine in the total amount of \$500, that the Department will allow Jackson to submit a new insurance adjuster application, and that, should the Department find Jackson meets the licensing requirements set by South Carolina law, the Department will allow Jackson to do business as a non-resident insurance adjuster within the State of South Carolina.

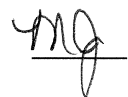
It is further ordered that a copy of this consent order be immediately transmitted to the National Association of Insurance Commissioners for distribution to its member states.

This consent order becomes effective as of the date of my signature below.



Ernst N. Csiszar  
Director

March 21, 2000, at  
Columbia, South Carolina



Marcelita L. Jackson

I CONSENT:

Marcelita L. Jackson

Marcelita L. Jackson

1895 Clinton Road, Apartment B18

Macon, Georgia 31211

Dated this 15 day of March, 2000.